

DAFTAR PUSTAKA

- Arner, D. W., Barberis, J. N., Walker, J., Buckley, R. P., Dahdal, A. M., & Zetzsche, D. A. (2020). Digital finance & the COVID-19 crisis. Available at SSRN 3558889.
- Arner, D. W., Zetzsche, D. A., Buckley, R. P., & et al. (2019). The identity challenge in finance: From analogue identity to digitized identification to digital KYC utilities. *European Business Organization Law Review*, 20, 55–80.
- Asif, M., Khan, M. N., Tiwari, S., Wani, S. K., & Alam, F. (2023). The Impact of Fintech and Digital Financial Services on Financial Inclusion in India. *Journal of Risk and Financial Management*, 16 (2), 122.
- Bradley, J., & Singh, H. (2017). The implications of digital business transformation for cybersecurity. *Journal of Information Warfare*, 16 (1), 17-28.
- Broby, D. (2021). Financial technology and the future of banking. *Financial Innovation*, 7 (47).
- Bughin, J., Catlin, T., Hirt, M., & Willmott, P. (2018). Lighthouse manufacturers lead the way—can the rest of the world keep up? McKinsey & Company.
- Fernandez, L. (2023). Regulatory compliance and its impact on banking operations. *Journal of Financial Regulations*.
- EY. (2018). Regulatory sandboxes facilitate optimal regulation in Asia-Pacific. Retrieved from https://www.ey.com/en_lt/financial-services--emeia-insights/regulatory-sandboxes-facilitate-optimal-regulation-in-asia-pacific
- Fu, Jonathan; Mishra, Mrinal (2020). The Global Impact of COVID-19 on Fintech Adoption. Swiss Finance Institute Research Paper 20-38, University of Zurich.
- Gomber, P., Koch, J.-A., & Siering, M. (2017). Digital finance and fintech: Current research and future research directions. *Journal of Business Economics*, 87(5), 537–580.
- Goo, J.J.; Heo, J.-Y. (2020). The Impact of the Regulatory Sandbox on the Fintech Industry, with a Discussion on the Relation between Regulatory Sandboxes and Open Innovation. *J. Open Innov. Technol. Mark. Complex*, 6, 43.
- Hadad, Muliaman D., Santoso, Wimboh., Ilyas, Dhaniel., Mardanugraha, Eugenia. (2003). Analisis Efisiensi Industri Perbankan Indonesia: Penggunaan Metode Nonparametrik Data Envelopment Analysis. Working Paper Bank Indonesia.

- Haddad, C., & Hornuf, L. (2019). The emergence of the global fintech market: Economic and technological determinants. *Small Business Economics*, 53, 81–105.
- Hasan, H. A., Mansyur, S., & Mustamin, S. W. (2021). "Dampak Pandemi Covid-19 Terhadap Pertumbuhan Dana Pihak Ketiga pada Bank Syariah." Universitas Muhammadiyah Makassar.
- Jindal, P., Kaur, J., Sood, K., Dhanaraj, R. K., Balusamy, B., & Kadry, S. (2022). Process innovation and unification of KYC document management system with blockchain in banking. In K. Sood, R. K. Dhanaraj, B. Balusamy, & S. Kadry (Eds.), *Blockchain Technology in Corporate Governance: Transforming Business and Industries* (Ch. 9).
- Johnson, A., et al. (2021). The Impact of Artificial Intelligence and Machine Learning on E-KYC Services. *Journal of Financial Technology*.
- Johnson, L., et al. (2021). The impact of fraud and money laundering on E-KYC solutions: A financial industry perspective. *Journal of Financial Compliance*.
- Kanungo, E. (2022). An analysis of digital financial awareness and satisfaction of people using digital banking products. *International Journal of Digital Literacy and Digital Competence (IJDLDC)*, 13(1).
- Karmacharya, A., & Gopalkrishnan, S. (2023). Leveraging artificial intelligence in enhancing financial inclusion for the un-banked and under-banked in India. *International Conference On Innovations In Robotics, Intelligent Automation And Control*, 2914(1).
- Keir, K. (2021). Not all banks are cutting new purchases of third-party funds. *Investment Executive*.
- Kim, J. (2017). Fraud cases and investment in security technology. *Journal of Banking and Finance*.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education, Inc.
- Lv, S., Du, Y., & Liu, Y. (2022). How Do Fintechs Impact Banks' Profitability?—An Empirical Study Based on Banks in China. *FinTech*, 1(2), 155-163.
- Mairani, S., & Patrisia, D. (2021). Third Party Fund Analysis Towards Bank Risk in the Banking Industry in Indonesia Stock Exchange. Atlantis Press.
- McKinsey & Company. (n.d.). Revenue growth: Ten rules for success. Retrieved from <https://www.mckinsey.com>

- Mujeri, M. K., & Azam, S.-E. (2018). Role of digital financial services in promoting inclusive growth in Bangladesh: Challenges and opportunities. Working Paper No. 55, Institute for Inclusive Finance and Development (InM).
- Nguyen, T. (2018). Digital banking and business opportunities. *Journal of Digital Banking*.
- Nurhadi, L., & Yulianto, E. (2020). The determinants of financial technology adoption: Empirical evidence from Indonesian customers. *Banks and Bank Systems*, 15 (3), 129–139.
- Osei, L. K., Cherkasova, Y., & Oware, K. M. (2023). Unlocking the full potential of digital transformation in banking: a bibliometric review and emerging trend. *Future Business Journal*, 9(30).
- Patil, N. M., Solanki, A., Patil, P., & Yadav, S. (2021). Accessible and secure artificial intelligence based banking solution. *Proceedings of the International Conference on Smart Data Intelligence (ICSMDI 2021)*.
- Pauwels, C., & Kourtit, K. (2019). Towards a conceptual framework for understanding FinTech. *International Journal of Innovation Management*, 23 (01).
- Pfeffer, J., & Salancik, G. R. (1978). The external control of organizations: A resource dependence perspective. Harper and Row.
- QuestionPro. (n.d.). Business Research: Methods, Types & Examples. Retrieved from <https://www.questionpro.com>
- Raj, B., & Upadhyay, V. (2020). Role of FinTech in accelerating financial inclusion in India. 3rd International Conference on Economics and Finance organised by the Nepal Rastra Bank.
- Smith, A., & Thomas, B. (2020). Blockchain technology in E-KYC: Enhancing efficiency and security. *Journal of Digital Banking*.
- Smith, J., & Li, H. (2022). Regulation and Innovation in E-KYC: Challenges and Opportunities. *International Journal of Banking and Finance*.
- Sukhinina, A., & Koroleva, E. (2020). Determinants of FinTech performance: Case of Russia. In DTMIS '20: Proceedings of the International Scientific Conference - Digital Transformation on Manufacturing, Infrastructure and Service (Article No.: 48).
- Sukmawati, N. M. E., & Purbawangsa, I. B. A. (2020). Pengaruh Pertumbuhan Dana Pihak Ketiga, Pertumbuhan Kredit, Risiko Kredit, Likuiditas, dan Kondisi Ekonomi Terhadap Profitabilitas. Universitas Udayana (Unud), Bali, Indonesia.

- Taujanskaitė, K., & Kuizinaitė, J. (2021). Development of FinTech business in Lithuania: Driving factors and future scenarios. Vilnius Gediminas Technical University.
- Varma, P., Nijjer, S., Sood, K., Grima, S., & Rupeika-Apoga, R. (2022). Thematic Analysis of Financial Technology (Fintech) Influence on the Banking Industry. Risks, 10(10), 186.
- Walker, T., Nikbakht, E., & Kooli, M. (2023). *The fintech disruption: How financial innovation is transforming the banking industry*. Palgrave Macmillan.
- Zarrouk, H., El Ghak, T., & Bakhouche, A. (2021). Exploring Economic and Technological Determinants of FinTech Startups' Success and Growth in the United Arab Emirates. Journal of Open Innovation: Technology, Market, and Complexity, 7 (1), 50.
- Zouaghi, A., Hasan, A. B., & Othman, A. H. A. (2021). The attitude of potential customers toward eKYC at Malaysian Banks during the Coronavirus pandemic: perspectives of clients. Review of International Geographical Education.